

Schools Face Increasing Online Bullying Risks

Here's what insurance agents should know to provide a line of defense to educators facing this serious digital threat.

By **Andrew L. Graham** | October 18, 2021 at 12:00 AM ©



According to the Cyber Bullying Research Center, 30.1% of 12-to-17-year-old students had experienced one or more types of cyberbullying two or more times during their lifetimes. (Photo: Monkey Business Images/Adobe Stock)

The pandemic's effect on schools, students and families is in the news for the second straight school year. Even before the pandemic, parents, administrators and teachers were well-aware of bullying and its detrimental effect on students and their learning environment.

With students spending more time on computers and mobile devices throughout the pandemic (especially unsupervised and outside of school technology networks), the nature of bullying among schoolchildren has changed. Thus, the risks for schools have changed, too. For instance, students who were prone to in-person bullying also are prone to cyberbullying.

In fact, bullying online can be easier because the anonymity gives a bully greater license to say anything they want without fear of recognition or knowledge of the harm they may cause.

Insurance professionals must also build their own awareness of these serious online threats. Since they serve school clients, agents provide a line of defense as well as knowledge. Insurance professionals are obligated to help educators understand their exposures.

In 2020, the **Institute of Education Sciences reported on its survey** of the nation's schools on bullying and cyberbullying. It revealed that during the 2017-18 school year:

- Student bullying occurred at school at least once a week, reported 13.6% of primary, middle and high schools. Middle schools had the most incidents, at 27.9%. (This was a drop in in-person bullying: From 1999 through 2000, 29% of public schools had reported that bullying had occurred at least once a week.)
- Nearly 15% of all surveyed schools reported cyberbullying among their students at least once per week. The incidents include those occurring both at school and away from school.
- Nine percent reported cyberbullying affected the school environment.
- Eight percent reported that staff resources were used to cope with cyberbullying.

The Cyber Bullying Research Center's data shows that in 2019, 30.1% of a nationally representative sample of 12-to-17-year-old **students had experienced one or more types of cyberbullying two or more times** during their lifetimes.

Cyberbullying has increased among school-age children during the pandemic, just as their screen time has increased. From January 2020 through July 2020, Security.org reports, an estimated **5 million children ages 10 to 18 had been cyberbullied**, or about 12% of all 42 million U.S. children.

The Israeli firm, L1ght.com, which protects children by detecting and filtering online bullying, reported a **70% increase in abusive language and bullying between children** on social media and chat forums since the start of the pandemic.

Two basics about bullying risks for schools

Let's look at two basic questions about **bullying risks for schools** — from elementary through college:

1. What are the liability risks schools face from online bullying during virtual learning?

Besides failure-to-educate liability for not providing the students with the necessary skills for their grade, schools, districts and colleges are rightly sensing that online harassment is a growing issue.

Bullying was already a growing phenomenon with the rise of social media over the past 15 years. But with online learning and more hours at home with time on their hands, children have become even more adept at navigating the internet and using it for both good and bad purposes.

The number-one risk to schools is that unchecked bullying of any type can lead to more frequent and more severe bullying. In an unsupervised or under-supervised environment, a risk that is out of sight for educators cannot also be out of mind.

Schools that lack the proper policies and practices are the most vulnerable to claims for incidents related to failure to educate, bullying, harassment, and lack of supervision. Also at risk are educational institutions that do have written policies and training but do not follow their own guidance.

Some of the pitfalls educators face when dealing with bullying claims are:

- Not fully investigating a report of bullying.
- Minimizing or improperly deciding on the extent of the damage to a student from bullying.
- Making knee-jerk reactions to a bullying claim by punishing the accused without a proper investigation or assuming the victim caused such behavior.
- Not recognizing bullying when they should have.

2. What insurance coverages do educators and institutions need? And what steps can they take to protect against claims of cyber abuse and bullying?

General liability coverage (GL) is a minimum requirement for a school. It provides a minimum of bullying-related coverages while also covering other areas of risk.

As with many industries that face a distinct set of risks, an educational institution typically requires its own package of comprehensive, cost-effective coverages.

Whether a K-12 private independent school, public school, charter school, or accredited college or university, the right blend of educational insurance coverages delivered through a knowledgeable insurance professional or agent provides comprehensive, quality insurance coverages and services.

School insurance programs should typically be tailored to each school or district and can include:

- General liability
- Cyber liability
- Umbrella liability
- Educators professional liability
- Directors and officer's liability
- Abuse and molestation coverage

Bullying claims are typically covered under general liability insurance.

In addition to the proper insurance coverages, schools must create and carry out plans to mitigate risk.

Perhaps the most important step is to make reporting as easy and painless as possible. Students often fear retribution for reporting an incident. Fortunately, just as the internet provides anonymity to the accused bully, it also does so for a bullying victim. It gives them an avenue to report the behavior anonymously if they choose, and by reporting behavior early, perhaps more serious bullying can be prevented both to the initial victim and potential future victims of the same bully.

Many parents and educators teach kids not to say something online that they wouldn't say to someone's face. Likewise, it's a good practice for the school to encourage students to speak up if

they see, hear or read of another student being bullied. Again, the ability to make a report anonymously can increase the comfort level for those involved.

Other basic steps:

- Schools should encourage parents to have their children use the computer in a common room such as the dining room or family room.
- Schools should provide information to parents and guardians on best practices for bullying protection, as well as what signs to look for to determine if a child is being bullied.
- Have a clearly defined bullying prevention program that includes clear lines of communication and steps to take once a report comes to light. The program should also include various forms of communication with students, parents and staff on bullying and how to recognize, report and prevent it.

Incidents of bullying have only increased as students spend more time online, and that means educational institutions face a potential increase in the frequency, severity and types of bullying. Working with an insurance professional that specializes in these risks, school administrators can better anticipate events, understand their exposures and put common-sense practices in place to reduce their liability.



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